

## INSURANCE MEN DISCUSS LAWS

Question of Taxation of Premiums to Be Brought Before the Legislature.

At the fourth annual banquet of the Utah Association of Life and Fire Underwriters of Salt Lake City, held at the commercial club last night, the question of taxation of premiums was discussed. A bill is being prepared to be presented to the legislature jointly by the fire and life insurance men of Utah, the purpose of which is the codifying of the laws of the state, increasing the rights of the state to control all the insurance of the state by the appointment of a commissioner of insurance and the creation of a state insurance department in the state, and a continuation of the tax of 1 1/2 per cent of the gross premium collected by the insurance now written within the state, a law which is now in force.

R. W. Sloan spoke to the question and defended the rights of the state to levy the tax and disputed the logic and conclusions of those who argued that a state was denied to insurers by taxing the premiums paid by them.

A letter was read from President Edwards of the National Association of Life Underwriters, and among other things he urged the removal of any taxation upon life premiums.

The banquet was largely attended, and among the other speakers were: Governor Spry on the "Necessity of New Insurance Legislation," W. L. Sloan, president of the Utah Association of Life and Fire Underwriters, and Mayor John S. Benson.

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When Keene was hit hard. St. Louis Republic.

"I was shot like a lamb a few years ago," said James R. Keene, the wizard of Wall street, to a group of his intimates the other day. The statement came in answer to a query whether Keene had ever been "tripped."

"I used to live out in the country," said Keene, "and I had a little jerkwater road. One day the conductor, whom I knew well enough to call by his first name, refused to accept my commutation ticket. I tried to pay my fare, and he wouldn't take the money. He dropped me off the train into the world. By the time I got to a road where I could haul a wagon, I had clods on my feet as big as the base of the statue of Liberty."

"I was roaring, raving, frantic mad. When I got to New York my first call was on the office of the road. I wanted to see the conductor. I had to interview every cussed little petty official of the road before I got to the president. Every one of them insulted me in the most judicious way. When I got to the president I was a howling, ripping maniac. He listened to me for a moment and then he said: 'I'll throw you out of the window.'"

"The secretary would have done it, too, if I hadn't been so mad. As soon as I could get to my broker, I told him to buy the controlling interest in that road. It took me a week to get it, and I had to climb for some of the stock. I threw out every official that had scorned me. I was just beginning to get back into my usual placid state of mind when one day I saw a familiar face at the track. It was the conductor who had thrown me off. He waved to me blandly. 'Just thought I'd place out this way,' he said. 'You know, that stock you bought belonged to me. The X, M. & Z was a close corporation, and you got mad on purpose. We stand you good.'"

Salt Lake Charity Association.

The purpose of this organization is to investigate all applications for charity; to help the helpless; to give every one who is worthy but unfortunate a hand to help themselves; to protect the public from imposition. In short, to make charity practical and systematic.

Funds are urgently needed, and those contributing may be assured that the money will be judiciously expended where it will do the greatest good.

Contributions should be sent to M. H. Walker, treasurer, at Walker Brothers' bank.

Officers of the association are: Dr. T. B. Beatty, president; J. D. Wood, vice president; J. B. Evans, secretary; M. H. Walker, treasurer.

Other directors: Simon Bamberger, W. Mont Perry, W. V. Riser, G. A. Drael, Rev. E. L. Goshen, William H. Tibbels.

A TACTFUL CRESCENDO.

(Harper's Weekly.)

"In the province of Holstein," says a traveler who spends a good deal of his time abroad, "where, of course, nothing is more important than the breeding of superior cattle, the country people are not only very thirty, but exceedingly fond of their cows, as may be gathered from a characteristic story told there."

"It appears that one farmer was walking sadly down the road one day when a villager passing met him."

"Why so downcast, friend?" asked the pastor.

"I have a sad errand, pastor," replied the farmer. "Farmer Henrich's cow is dead in my pasture, and I am on my way to tell him."

"A hard task, indeed," said the pastor. "You may well say so, pastor; but I shall break it to him gently."

"And now will you do that?"

"Oh, I shall tell him that it is his father who is dead; and then, having opened the way for sadder news still, I shall tell him that it is not his father, but the cow."

SICK HEADACHE

Positively cured by these Little Pills. They also relieve Distress from Dyspepsia, Indigestion and Too Hearty Eating. A perfect remedy for Dizziness, Nausea, Headache, and all the troubles arising from an overloaded stomach. Taste the Little Pills. They will soon relieve and cure you. Get them at once. They are sold everywhere. Price, 25 cents.

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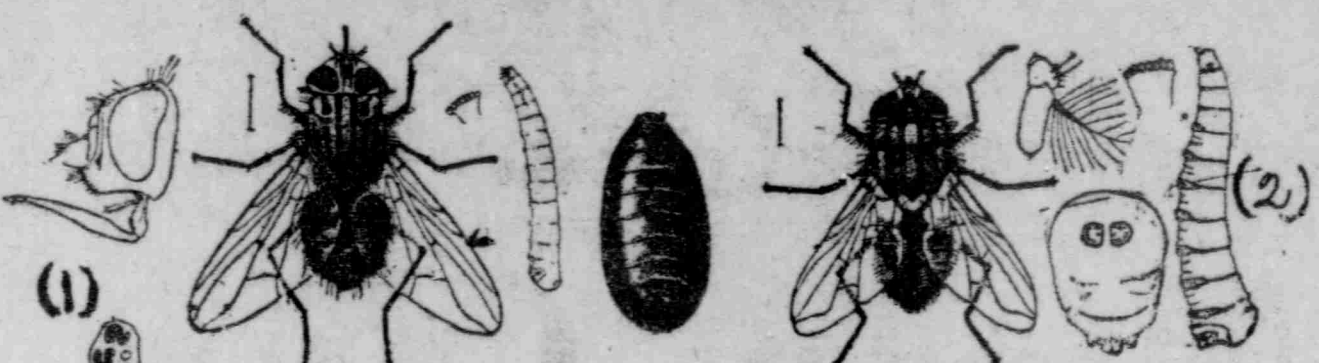
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## WAR DECLARED ON HOUSE FLIES



Common house fly (Musca domestica). Puparium, adult, larva, and enlarged parts at right.

Musca domestica, enlarged.

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## INSURING YOUR JOB.

(Nineteenth Century.)

In April, 1891, there was opened in Berne the first municipal bureau for insurance against unemployment that the world has ever seen. The bureau was organized on voluntary lines; any Swiss subject might insure in it, but no one need insure unless he chose. Those who did not insure were required to pay 40 centimes—a fraction less than 4 pence—a month each into the bureau fund, and in return they secured the right of an allowance of a franc if alone standing, or a franc and a half if with others dependent upon them, for every day up to sixty days they were out of work in winter through no fault of their own. Employers were not required to contribute to the fund, but it was hoped that they would do so voluntarily.

During the first year 404 men insured in it, but fifty of them were struck off the list because they did not pay their fees regularly. Of the remaining 354, 216 were out of work in the winter and applied for help. Work was found for fifty of them, and the 156 others received allowances. These allowances amounted to 6,835 francs, while the fees the men paid amounted to only 1,124 francs. The following year things were a little better, but only a little; for although 126 new members joined the bureau, 67 names were removed from the list. In the course of the winter 255 of the insured were out of work, and 199 of them received allowances amounting to 9,884 francs, while the fees of all the insured together amounted to only 1,366 francs. Thus, when in 1895 the time came for weighing the experiment in the balance, no one could claim that it had proved a success. Still there was a strong feeling that it must not be abandoned, as it might if worked differently prove a success in the future. It was found to prove a success indeed, its management was not of works, and the number of classes could be induced to throw in their lot together and insure against unemployment. As it was it was only the unskilled who insured, and even among the unskilled only those who were likely to be unemployed. This was proved by the fact that in the first year the bureau existed 61 per cent of the men belonging to it were out of work. It was proposed, therefore, that insurance against unemployment should be made compulsory, and as this was in favor of it, the better paid among them were bitterly opposed to it, regarding it as an attempt to levy a tax on them for the benefit of their less well-to-do comrades. Besides, if it were passed, the whole canton would be flooded with unemployed labor from other cantons, they said. The end of it was that the cantonal parliament, while expressing warm sympathy with the aim of the bill, decided that the subject with which it dealt was not ripe for legislation.

Meanwhile the Berne Voluntary Insurance bureau was pursuing the even tenor of its way. It was reorganized in 1893 and again in 1900. Since then it has developed into an extremely interesting and useful institution. It is now joined to another and still more useful institution, the Berne Municipal Labor bureau, the two being housed in the same building and worked together. They are under the direction and control of a managing board, consisting of nine members, three of whom are elected by the men who insure and three by their employers, while three are appointed by the municipal council. These directors hold office for four years, and at the end of every year they render an account of their stewardship to the Municipal council. Three of the direct-

ors watch over the working of the insurance bureau; three over that of the labor bureau, while one acts as president, another as vice president, and another, again, as treasurer. The actual work of the bureau is done by three officials, the managers and clerk. The manager is directly responsible to the directors both for what he does himself and what is done by the other officials. All the bureau officials, whether honorary or paid, carry on a regular propaganda to induce men in good times to insure against unemployment in bad times. The insurance bureau is open only to men, but the labor bureau is open to both men and women. Any man who lives in Berne, whether a Swiss subject or not, may now insure against unemployment in the municipal bureau, providing he is able to work and not above 60 years of age. All that he has to do is to apply to the bureau, either directly or through his employer or his union, for an insurance book and fasten into it every month an insurance stamp of the value of 40 centimes. In return for these 70 centimes a month he secures the right to a money allowance for every day up to 60 days that he is out of work during the months of December, January and February, provided that he has been in work for at least six months in the course of the year; provided also that he has not lost his work through laziness, disorderly conduct or any other fault of his own, and that he has not refused to grant to his employer reasonable conditions. A man who is unemployed because he is unemployed, whether from illness of any other cause, cannot claim an allowance; nor can one who is out on strike, or who has been refused to grant to his employer reasonable conditions, or who is in arrears with his fees. For the first 30 days the unemployed allowance is a franc and a half a day each for men who are alone standing, and 2 francs for those who have others dependent on them; and for the remaining 30 days it is as much as the directors can afford to make it—anything from 80 centimes to a franc and a half. If the directors refuse to grant to a man an allowance or if they reduce his allowance at the end of 30 days below what he thinks it ought to be, he may appeal against them to the court of trade. The unemployed elect two of themselves to sit on the court, and the clerk of the court receives his dues.

The directors are bound to grant an allowance to every member of the bureau who fulfills the conditions under which allowance may be claimed. As one of these conditions is, however, that the claimant must be out of work through no fault of his own, they take it for granted that every claimant is anxious to be in work, and therefore before giving him the allowance they try to find work for him. The manager of the insurance bureau, it must be remembered, is also the manager of the labor bureau, and as such is in constant communication with all the employers of the canton as well as with all the labor bureau in the country. He therefore knows to a nicety the

state of the labor market, and can say at once where, if anywhere, work is to be had. And members of the insurance bureau are allowed to travel on all state railroads at half the usual fares when in search of employment. If he reports to the directors that there is no work anywhere, they apply to the municipal board of works to start at once some undertaking that would perhaps otherwise not be started until later. For they have an agreement with this board that all municipal work shall so far as possible be done in December, January and February and by members of the insurance bureau. Thus they have, as a rule, a fair amount of work to offer during these months, and any one who refuses it when offered forfeits of course his claim to an allowance. Allowances are granted, in fact, only in cases in which work cannot be provided and only until it can.

The men who receive them are required to present themselves twice every day in the bureau waiting room to see if the manager has a job for them.

DIED.

GATEHOUSE—At 61 West Third North street, Jan. 23, 1909, of old age, Susan B. Gatehouse, born April 6, 1835, in England. Funeral services will be held Monday at 11 a. m. from the funeral chapel of Joseph William Taylor, 21 South West Temple street. Friends are invited to attend. Interment in City cemetery.

WITZELL—At 419 East Seventh South street, of heart disease, Jan. 23, 1909, Roy E. son of Ernest G. and Minnie Haywood Witzell, born Nov. 11, 1890, in Salt Lake City. The funeral services will be held Tuesday at 2 p. m. from the Second ward meeting house. Friends are invited to attend, and can view the remains at the family residence on day of funeral from 12 to 1:30 o'clock. Interment in City cemetery.

MEKEE—In this city, Jan. 23, 1909, Mrs. J. B. Mekee, at 27 East Fourth South street, aged 46 years. Funeral services from O'Donnell & Co.'s mortuary chapel, 39-41 South West Temple street, on Sunday at 2:30 p. m. Interment at Mt. Olivet cemetery. Friends invited.

GOODWIN—In Salt Lake City, Jan. 23, 1909, Hugh Goodwin, aged 38 years, a resident of Chicago, Ill. Remains at O'Donnell & Co.'s mortuary chapel. Notice of funeral later. Chicago papers please copy.

FUNERAL DIRECTOR.

EBER W. HALL, Undertaker, Embalmer, 225 So. W. Temple. Both phones 1013.

FLORISTS.

WALTER W. KING, FLORIST, 214 E. 2d South. Phone 37. Specialist on funeral designs and everything floral.

THE FLOWER SHOP—Cut flowers and designs. Under Nat'l Bank of Republic.

ERNEST A. LAMBOURNE FLORAL CO., 3 S. Main. Bell 301, Ind. 374. Leading florists on funeral designs. Decorations.

THE RELIABLE FLORIST, Huddart Floral Co., opp. Grand theatre. Phone 106.

CHILD-LABOR FLORAL CO., 101 South Main street. Phones 140. Specialties—Funeral work, Decorations.

CARD OF THANKS.

I WISH to thank all my friends for their kindness toward me in my sorrow in the death of my husband.

MRS. L. W. SMITH.

AUCTION SALES.

BY E. M. ONION—On Wednesday, Jan. 27, 1909, at 2:30 p. m. (Warm Springs car) I will sell a lot of very desirable household goods: a large carpet, a holstered parlor furniture, handsome bookcase, divan, library table, center table, bamboo settee, portiere, chairs and rockers, fine brass and iron beds, dressers, chiffoniers, nearly new steel range, refrigerator, pictures, etc.

ON TUESDAY and Wednesday at 2:30 p. m., No. 14 South Main street, I will sell to the highest bidder for cash a large consignment of furs, large assortment of bears, leopards, wolves, auto-blankets and ladies' furs. K. A. Andrews.

PERSONAL.

IMPORTANT—News of Claud L. Tureman, by his mother, Mrs. A. Tureman, 307 Court, Pueblo, Colo.

HAT FACTORY.

HATS blocked and retimmed by an expert. Fred Taylor, 24 East First South. Phone 187-X.

Notice.

NOTICE IS HEREBY GIVEN THAT the board of directors of the Washington Rock company, a corporation of Utah, has filed in the office of the undersigned, clerk of the district court of Salt Lake county, Utah, an application for the solution of that corporation. Any person having any objection thereto must file written objections with the clerk of said court not later than February 27, 1909. MARGARET ZANE WITCHER, (Seal) Clerk District Court, Salt Lake County, Utah.

Date of first publication, Jan. 24, 1909.

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